



UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

**Caption in Compliance with D.N.J. LBR 9004-1**

DENISE CARLON, ESQUIRE

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Attorneys for Secured Creditor

Discover Bank

In Re:

Carlos A. Madero

Debtor

Order Filed on August 9, 2023  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Case No.: 23-14849 RG

Hearing Date: 8/2/2023 @ 8:30a.m.

Judge: Rosemary Gambardella

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTORS'  
CHAPTER 13 PLAN**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED**

**DATED: August 9, 2023**

A handwritten signature in black ink, appearing to read "Rosemary Gambardella".  
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Honorable Rosemary Gambardella  
United States Bankruptcy Judge

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Debtor: Carlos A. Madero

Case No.: 23-14849 RG

Caption: **ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO  
DEBTORS' CHAPTER 13 PLAN**

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Discover Bank, holder of a mortgage on real property located at 29 Lowe Ave, Fair Lawn, NJ, 07410, Denise Carlon appearing, by way of objection to the confirmation of Debtors' Chapter 13 Plan, and this Court having considered the representations of attorneys for Secured Creditor and Joseph J. Mania, III, Esquire, attorney for Debtor, and for good cause having been shown;

It **ORDERED, ADJUDGED and DECREED** that Debtors shall pay the arrearage claim of Secured Creditor in full when same is filed through the Chapter 13 plan; and

It **ORDERED, ADJUDGED and DECREED** that Debtors shall make post-petition payments in accordance with the terms of the note, mortgage, and notices of payment change;

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Debtors reserves their right to object to Secured Creditor's proof of claim and notice of payment change; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor's objection to confirmation is hereby resolved.